

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Max H Feldman  
Kellee A Monahan  
Debtors

Case No. 17-00985-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Jun 15, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Max H Feldman, Kellee A Monahan, 398 Crestmont Drive, Newfoundland, PA 18445-5264
cr	+ Buck Hill Falls Company, P.O. Box 426, Buck Hill Falls, PA 18323-0426
4915887	+ Buck Hill Falls Co, Michael O'Shea Pres, PO Box 426, Buck Hill Falls, PA 18323-0426
4895359	+ Buck Hill Falls Company, c/o Timothy J. McManus, Esq., 711 Sarah Street, Stroudsburg, PA 18360-2121
4895364	+ Dreher Twp Tax Collector, PO Box 505, Newfoundland, PA 18445-0505
4895365	ESSA Bank & Trust, 75 Remittance Drive, STe. 6051, Batavia, IL 60510
4895369	+ Tax Collector, 1212 Christopher Street, PO Box 128, Stroudsburg, PA 18360-0128

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: JPMORGANCHASE	Jun 15 2022 22:43:00	JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 15 2022 18:39:00	SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
4895357	Email/PDF: bncnotices@becket-lee.com	Jun 15 2022 18:52:47	American Express, PO Box 1270, Newark, NJ 07101-1270
4938732	Email/PDF: bncnotices@becket-lee.com	Jun 15 2022 18:52:47	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4895358	EDI: RMSC.COM	Jun 15 2022 22:43:00	Belk/Synchrony Bank, PO Box 530940, Atlanta, GA 30353-0940
4895362	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 15 2022 18:39:00	Citizens Bank, PO Box 42008, Providence, RI 02940-2008
4918992	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 15 2022 18:39:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
4895363	+ Email/Text: MKnitter@monroecountypa.gov	Jun 15 2022 18:39:00	County of Monroe Tax Claim Bureau, One Quaker Plaza, Room 104, Stroudsburg, PA 18360-2141
4895360	EDI: JPMORGANCHASE	Jun 15 2022 22:43:00	Chase, Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
4895361	EDI: JPMORGANCHASE	Jun 15 2022 22:43:00	Chase Home Mortgage, PO Box 78420, Phoenix, AZ 85062-8420
4941893	EDI: JPMORGANCHASE	Jun 15 2022 22:43:00	Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
4895366	+ Email/Text: bk@lendingclub.com	Jun 15 2022 18:39:00	Lending Club, 71 Stevenson Street, Ste. 300, San Francisco, CA 94105-2985
4935535	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 15 2022 18:39:00	Midland Funding, LLC, Midland Credit Management, Inc. as, agent for Midland Funding,

4897414	+ Email/Text: MKnitter@monroecountypa.gov	Jun 15 2022 18:39:00	LLC, PO Box 2011, WARREN, MI 48090-2011 Monroe County Tax Claim Bureau, 1 Quaker Plaza, Room 104, Stroudsburg, PA 18360-2141
4916462	Email/Text: e-bankruptcy@nasafcu.com	Jun 15 2022 18:39:00	NASA Federal Credit Union, PO Box 1588, Bowie, MD 20717
4895367	Email/Text: e-bankruptcy@nasafcu.com	Jun 15 2022 18:39:00	NASA Federal Credit Union, PO Box 1910, Bowie, MD 20717
4895368	Email/Text: Bankruptcy.Notices@pnc.com	Jun 15 2022 18:39:00	PNC Bank, PO Box 856177, Louisville, KY 40285-6177
4933553	Email/Text: Bankruptcy.Notices@pnc.com	Jun 15 2022 18:39:00	PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-0570
4895634	+ EDI: RECOVERYCORP.COM	Jun 15 2022 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5375449	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 15 2022 18:39:00	Towd Point Mortgage Trust 2020-4, U.S. Bank Natio, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, Towd Point Mortgage Trust 2020-4, U.S. B, Serviced by Select Portfolio Servicing,
5375448	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 15 2022 18:39:00	Towd Point Mortgage Trust 2020-4, U.S. Bank Natio, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2022 at the address(es) listed below:

Name	Email Address
Brian E Manning	on behalf of Debtor 2 Kellee A Monahan BrianEManning@comcast.net G17590@notify.cincompass.com
Brian E Manning	on behalf of Debtor 1 Max H Feldman BrianEManning@comcast.net G17590@notify.cincompass.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com

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James Peter Valecko	on behalf of Creditor Citizens Bank N.A. pitecf@weltman.com, PitEcf@weltman.com
Kevin S Frankel	on behalf of Creditor JPMorgan Chase Bank National Association pa-bk@logs.com
Monroe County Tax Claim Bureau	TZito@monroecountypa.gov TZito@monroecountypa.gov;CTreible@monroecountypa.gov
Philip W. Stock	on behalf of Creditor Monroe County Tax Claim Bureau pwstock@ptd.net
Philip W. Stock	on behalf of Creditor Buck Hill Falls Company pwstock@ptd.net
Rebecca Ann Solarz	on behalf of Creditor Towd Point Mortgage Trust 2020-4 U.S. Bank National Association, as Indenture Trustee bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1

Max H Feldman

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1171

EIN --

Debtor 2

Kellee A Monahan

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5374

EIN --

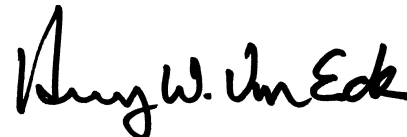
United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:17-bk-00985-HWV

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Max H Feldman  
dba Emaichef Programming Co.

Kellee A Monahan

**By the  
court:**6/15/22Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**